L5: Entry 1 of 1 File: USPT Mar 27, 2007

DOCUMENT-IDENTIFIER: US 7197468 B1
**** See image for Certificate of Correction ****
TITLE: Method and system for processing transactions involving accounts for reimbursing medical expenses or patient responsible balances with multiple transaction substantiation modes

Brief Summary Text (6):
One example of a reimbursing account is the flexible spending account (FSA). As understood in the art, a FSA is a pre-tax account used to reimburse qualified medical expenses or PRB which would otherwise be paid directly by the plan participant. A FSA can be funded by an employer, employees or both. It is sponsored by an employer and typically administered by a third-party administrator (TPA) and/or any other service agent(s) designated or contracted by the employer. Alternatively, an employer can sponsor and administer a FSA independently. Typically, the employee, i.e. account holder, designates a portion of his or her compensation into an FSA on a tax-free basis. The employee receives desired goods and services of which the employee's health insurance may pay for a portion or all of the cost. Generally, in the case of pharmacy transactions, the determination of the amount the employee's health insurance will pay is made by a pharmacy benefits manager (PBM) that is typically associated with the health insurance. Often, the employee is required to pay at least a percentage or flat fee, e.g., the PRB. If the out-of-pocket employee payment is a qualified expense under the IRS Code, the employee can be reimbursed from his/her FSA. FSAs provide benefits to employers and employees by saving both tax dollars. Further, employers increase employee morale and retention, enhance their status in recruiting and provide flexibility to their employees. Employees garner the advantages of budgeting for qualified expenses and directing how their FSA money is spent. As also understood in the art, other examples of a reimbursing account include the health reimbursable arrangement account (HRA), the medical savings account (MSA), and the like.

Refine Search

Search Results -

Terms	Documents
(accruy$3 or grow$4 or increas$4) same (fsa or flexible spend$3 account) same (reimburs$4 or repay$4) same (health or medical$2) same expens$3	1

Database:
US Pre-Grant Publication Full-Text Database
US Patents Full-Text Database
US OCR Full-Text Database
EPO Abstracts Database
JPO Abstracts Database
Derwent World Patents Index
IBM Technical Disclosure Bulletins

Search: L5

Refine Search

Recall Text Clear Interrupt

Search History

DATE: Tuesday, September 18, 2007 **Purge Queries** Printable Copy Create Case

Set Name side by side	**Query**	**Hit Count**	**Set Name** result set
	DB=PGPB,USPT; PLUR=YES; OP=ADJ		
L5	(accruy$3 or grow$4 or increas$4) same (fsa or flexible spend$3 account) same (reimburs$4 or repay$4) same (health or medical$2) same expens$3	1	L5
L4	(year$2 or annual$3) same (accruy$3 or augment$4 or grow$3) same (fsa or flexible spend$3 account) same (reimburs$4 or repay$4) same (health or medical$2) same expense	0	L4
L3	L1 and (year$2 or annual$3) same (accruy$3 or augment$4 or grow$3) same (fsa or flexible spend$3 account) same (reimburs$4 or repay$4) same (health or medical$2) same expense	0	L3
L2	L1 and (year$2 or annual$3) same (accruy$3 or augment$4 or grow$3) same (fsa or flexible spend$3 account) same (reimburs$4 or repay$4) same (health cor medical$2) same expense	0	L2
L1	(20020184148 or 20020049617 or 20010037214).pn.	3	L1